

Information to identify the case:

Debtor 1:	Marla Messenger	Social Security number or ITIN: XXX-XX-8565
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 7 6/15/22
Case number:	22-21160-TPA	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Marla Messenger	
2. All other names used in the last 8 years		
3. Address	1401 Shereidom Ave Brownsville, PA 15417	
4. Debtor's attorney	Name and address	Contact phone _____ Email:
5. Bankruptcy trustee	Name and address	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Debtor Marla Messenger

Case number 22-21160-TPA

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Date: 8/22/22
<b>7. Meeting of creditors</b>	<b>September 19, 2022 at 10:00 AM</b>	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Filing deadline: 11/18/22</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>12. Exempt property</b>		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Marla Messenger  
Debtor

Case No. 22-21160-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Aug 22, 2022

Form ID: 309A

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2022:**

Recip ID	Recipient Name and Address
db	+ Marla Messenger, 1401 Shereidon Ave, Brownsville, PA 15417-1530
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ David W. Raphael, First National Bank, 100 Federal Street - 4th Floor, Pittsburgh, PA 15212-5711
tr	+ Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
15494830	+ SNYCB/AMER Eagle, PO BOX 965005, ORLANDO, FL 32896-5005
15494836	+ TBOM/Genesls Retail, PO BOX 4499, BEAVERTON, OR 97076-4499
15494837	+ TDBankUSA/TargetCred, PO BOX 673, MINNEAPOLIS, MN 55440-0673
15494839	+ Westera Credit Union, PO BOX 673, MINNEAPOLIS, MN 55440-0673

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: amps@manleydeas.com	Aug 22 2022 23:32:00	Stephen Russell Franks, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
smg	EDI: PENNDEPTREV	Aug 23 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 23 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2022 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Aug 22 2022 23:32:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 22 2022 23:32:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ EDI: RECOVERYCORP.COM	Aug 23 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494841	Email/Text: ebn@americancollect.com	Aug 22 2022 23:32:00	AmeriCollect Inc, PO BOX 1566, MANITOWOC, WI 54221
15494844	Email/Text: bankruptcy@cavps.com	Aug 22 2022 23:32:00	Cavalry Portfolio Services, PO BOX 27288, TEMPE, AZ 85285
15498951	+ EDI: CAPITALONE.COM	Aug 23 2022 03:38:00	Capitol One, PO Box 31293, Salt Lake City, UT 84131-0293
15494845	+ Email/Text: bankrupt@choicerecovery.com		

District/off: 0315-2

User: auto

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15498953	+ EDI: WFNNB.COM	Aug 22 2022 23:32:00	Choice Recovery, 1105 SCHROCK RD STE 700, COLUMBUS, OH 43229-1168
15498952	+ EDI: WFNNB.COM	Aug 23 2022 03:38:00	Comenity Bank/Petland, PO Box 182789, Columbus, OH 43218-2789
15494850	+ EDI: CCUSA.COM	Aug 23 2022 03:38:00	Credit CollUSA, 16 DISTRIBUTOR DR STE 2, MORGANTOWN, WV 26501-7209
15498954	+ EDI: CITICORP.COM	Aug 23 2022 03:38:00	Macy's/DSNB, PO Box 8218, Mason, OH 45040
15498946	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 22 2022 23:32:00	First National Bank of PA, 1 FNB Blvd, Hermitage, PA 16148-3363
15498955	+ Email/Text: bankruptcy@marinerfinance.com	Aug 22 2022 23:32:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15498944	+ EDI: AISMIDFIRST	Aug 23 2022 03:38:00	Midland MTG/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
15494827	+ Email/Text: bankruptcynotification@montereyfinancial.com	Aug 22 2022 23:32:00	Monterey Financial Services, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
15494828	+ EDI: AGFINANCE.COM	Aug 23 2022 03:38:00	One Main, PO BOX 1010, EVANSVILLE, IN 47706-1010
15494851	EDI: PRA.COM	Aug 23 2022 03:38:00	Portfolio Recovery Association, 150 CORPORATE BLVD, NORFOLK, VA 23502
15494834	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	SYN CB/Lowes, PO BOX 965005, ORLANDO, FL 32896-5005
15498947	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	SYN CB/Lowes, PO Box 965007, Orlando, FL 32896-5007
15494833	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
15494835	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	SYNCB/WalMart, PO BOX 965005, ORLANDO, FL 32896-5005
15498948	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	SYNCB/Walmart, PO Box 965007, Orlando, FL 32896-5007
15494832	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	SYNCS/Care Credit, 950 FORRER BLVD, KETTERING, OH 45420-1469
15491239	+ EDI: RMSC.COM	Aug 23 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498950	+ EDI: USDARHS.COM	Aug 23 2022 03:38:00	USDA Rural Development, 4300 Godtfellow Blvd, St. Louis MO 63120-1719
15494840	+ EDI: WFHOME	Aug 23 2022 03:38:00	WF Bank NA, PO BOX 14517, DES MOINES, IA 50306-3517
15494838	+ Email/Text: bankruptcynotify@westerracu.com	Aug 22 2022 23:32:00	Western Credit Union, 3700 E ALAMEDA AVE, DENVER, CO 80209-3171

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15494846	*+	Choice Recovery, 1105 SCHROCK RD STE 700, COLUMBUS, OH 43229-1168
15494847	*+	Choice Recovery, 1105 SCHROCK RD STE 700, COLUMBUS, OH 43229-1168

District/off: 0315-2

User: auto

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15494829 \*+ One Main, PO BOX 1010, EVANSVILLE, IN 47706-1010

15498949 \*+ Western Credit Union, 3700 E Alameda Ave, Denver, CO 80209-3171

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com
Stephen Russell Franks	on behalf of Creditor MIDFIRST BANK amps@manleydeas.com

TOTAL: 5